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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Kermit D. Lopez et al **EXAMINER:** Jean D. Janvier
SERIAL NO.: 10/750,486 **ART UNIT:** 3622
FILING DATE: 01/02/2004 **DOCKET NO.:** 1000-1308
TITLED: PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH
ELECTRONIC HAND HELD DEVICES

CERTIFICATE OF MAILING

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I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Mail Stop Non-Fee Amendment, Commissioner for Patents, P.O. 4484 BOX 1450, Alexandria, VA 22313-1450.

on 1/11/2005

Luis M. Ortiz

Mail Stop Non-Fee Amendment
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P.O. Box 1450
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AMENDMENT AND RESPONSE TO OFFICE ACTION

Dear Sir:

This paper is filed in response to the Office Action dated August 11, 2004 in connection with the above-identified application. In response to the Office Action, made Final, in the above captioned matter, please enter the following amendments and consider the enclosed response.

A petition for a 2-month extension of time and associated fee is being submitted together with this communication.

Amendments of the claims begin on page 2.

Applicants' remarks begin on page 6.